

**TRANSMITTAL**

Electronic Version v1.1

Stylesheet Version v1.1.0

**Title of  
Invention****DETERMINATION OF RISK FACTORS FOR USE IN A CARD  
REPLACEMENT PROCESS**

Application Number :

Date :

First Named Applicant: Kenneth William Austin

Confirmation Number:

Attorney Docket Number: 60655 4017

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Submitted By:	Elec. Sign.	Sign. Capacity
Howard I Sobelman Registered Number: 39,038	/HIS	Attorney

Documents being submitted:	Files
us-fee-sheet	606554017-usfees.xml us-fee-sheet.xsl us-fee-sheet.dtd
us-request	606554017-usrequ.xml us-request.dtd us-request.xsl
application-body	Document2-trans.xml us-application-body.xsl application-body.dtd wipo.ent mathml2.dtd mathml2-qname-1.mod isoamsa.ent isoamsb.ent isoamsc.ent isoamsn.ent isoamso.ent isoamsr.ent isogr3.ent isomfrk.ent isomopf.ent isomscr.ent isotech.ent isobox.ent isocyr1.ent isocyr2.ent isodia.ent isolat1.ent isolat2.ent isonum.ent isopub.ent mmlextra.ent mmlalias.ent soextblx.dtd FIG1.tif FIG2.tif FIG3.tif
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